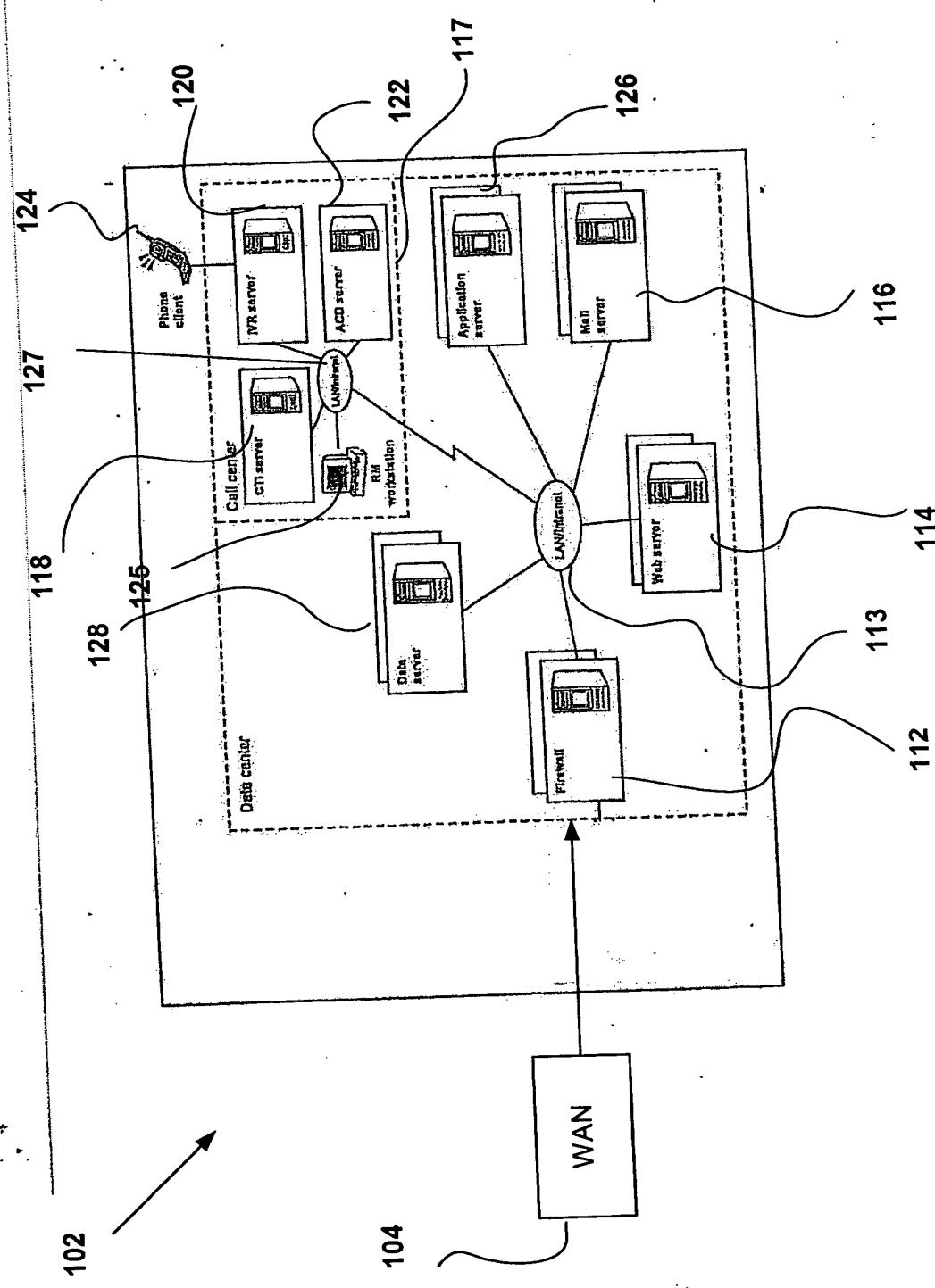


Figure 1

Figure 2



130
132
134
136
138

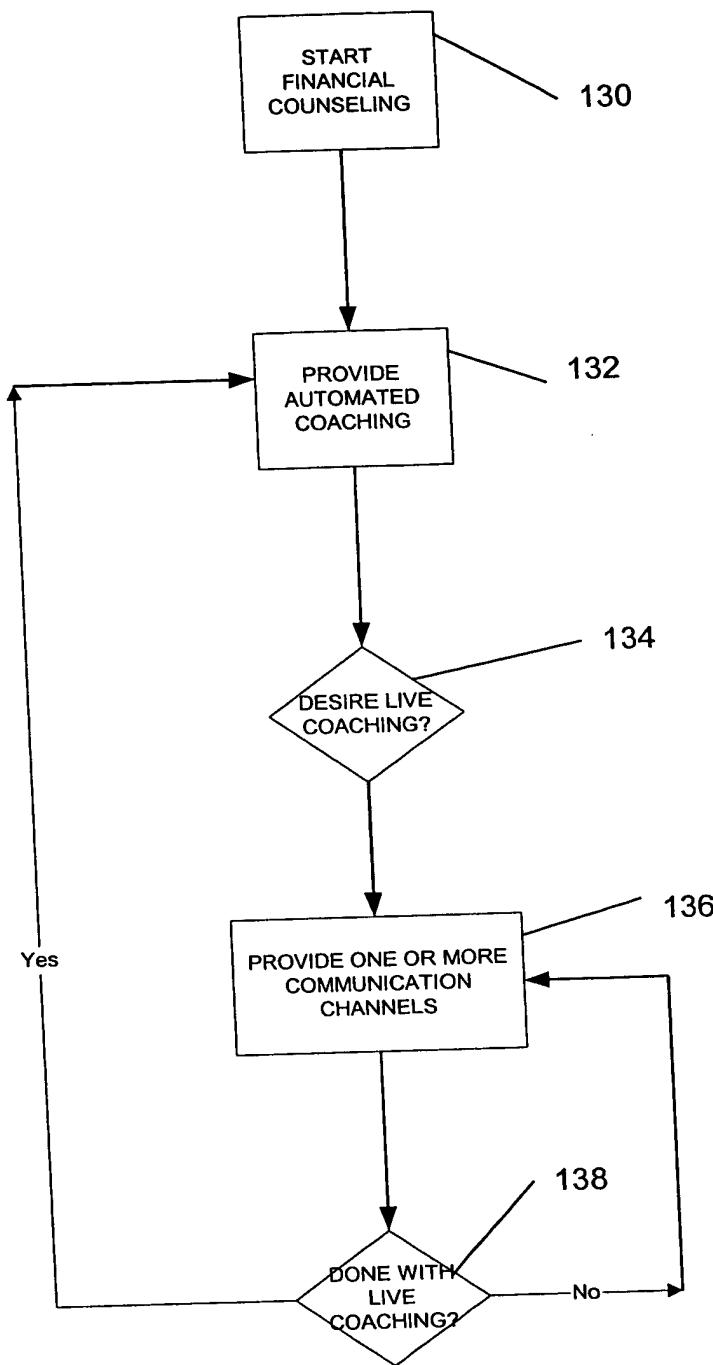
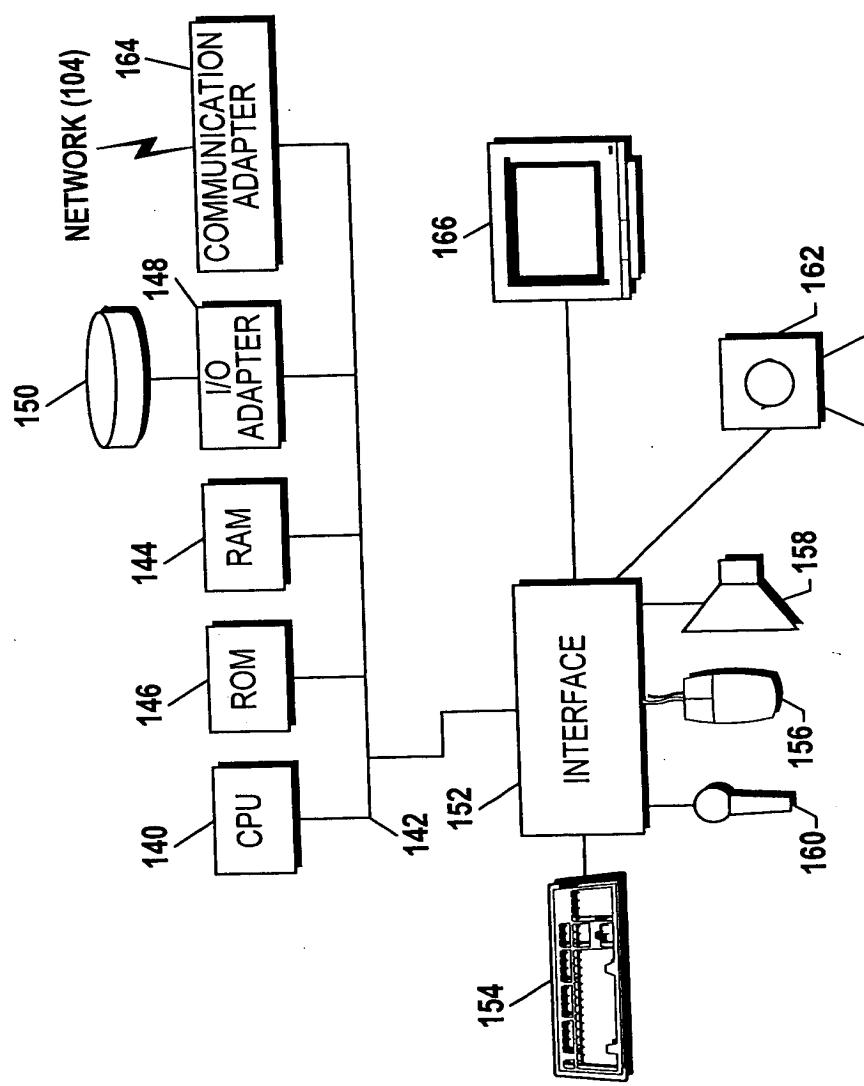


Figure 3

Figure 4



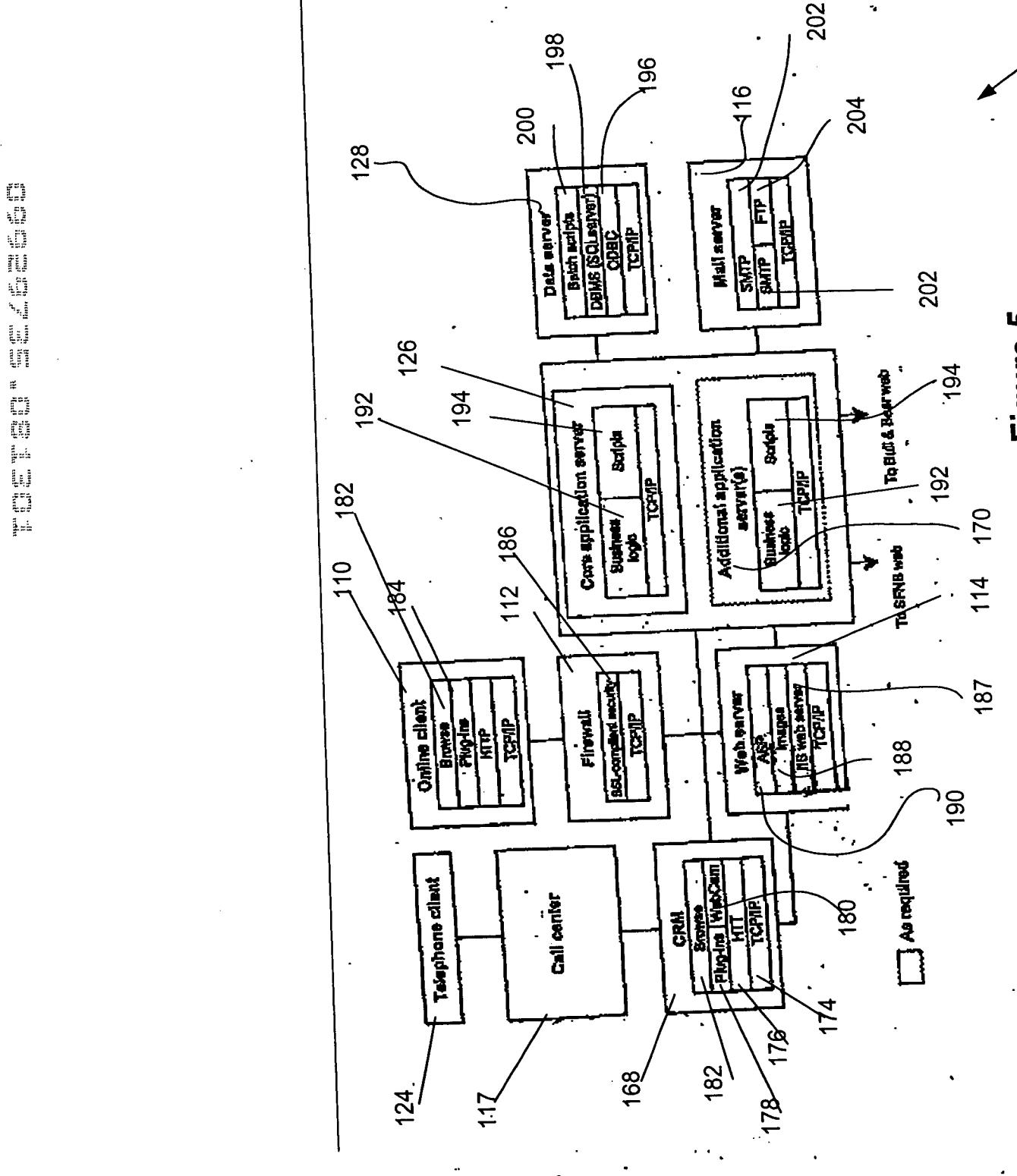


Figure 5

Figure 6

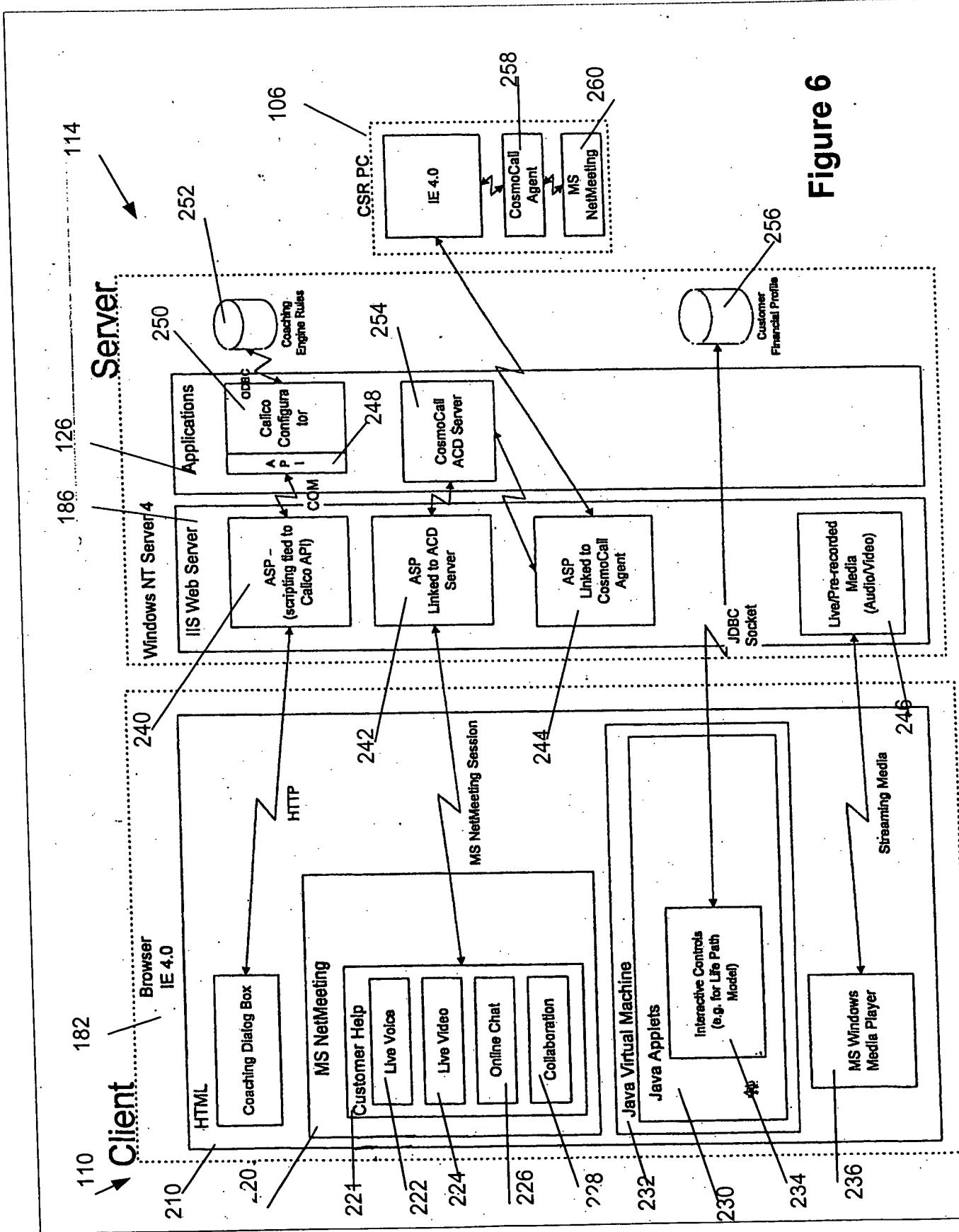


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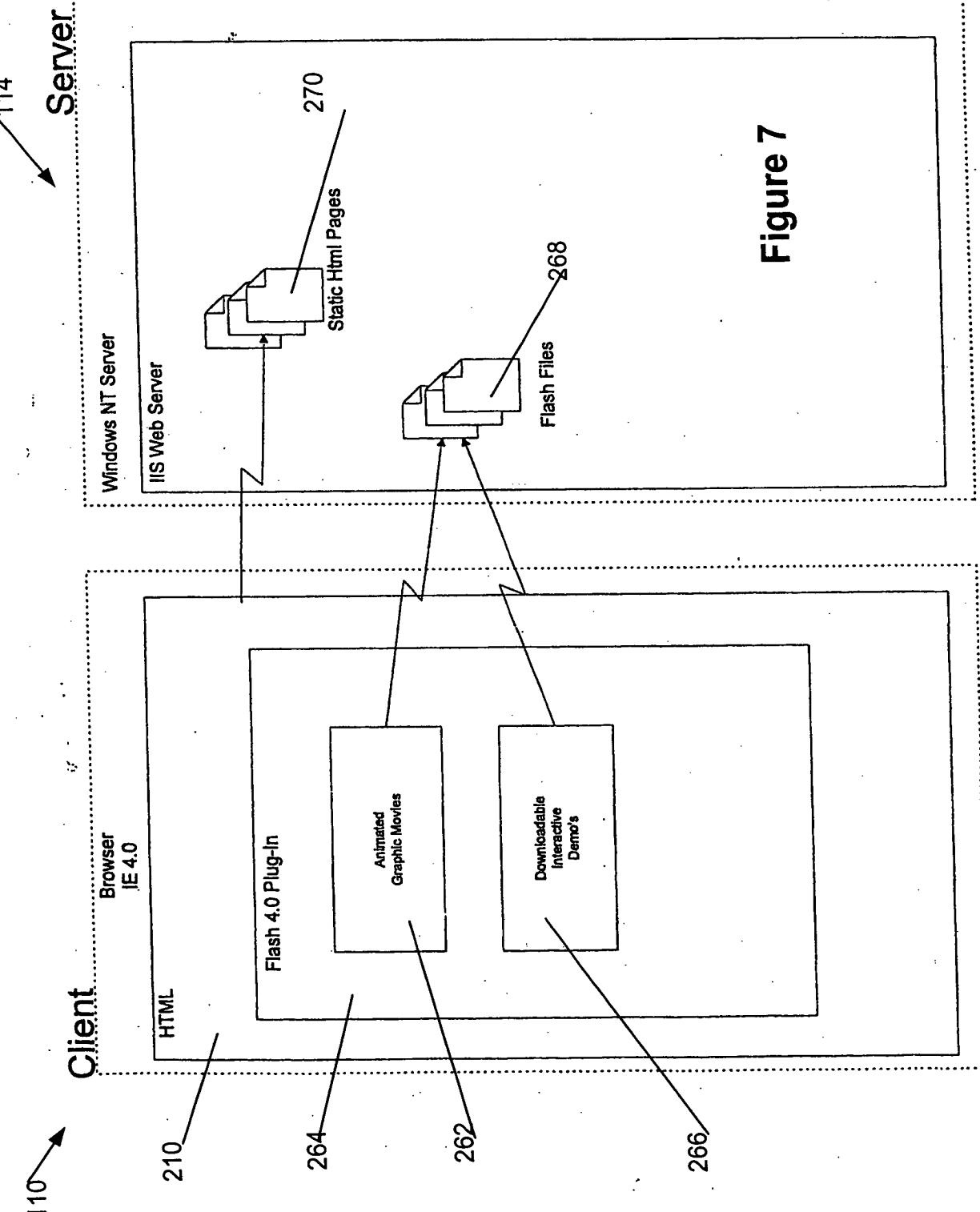


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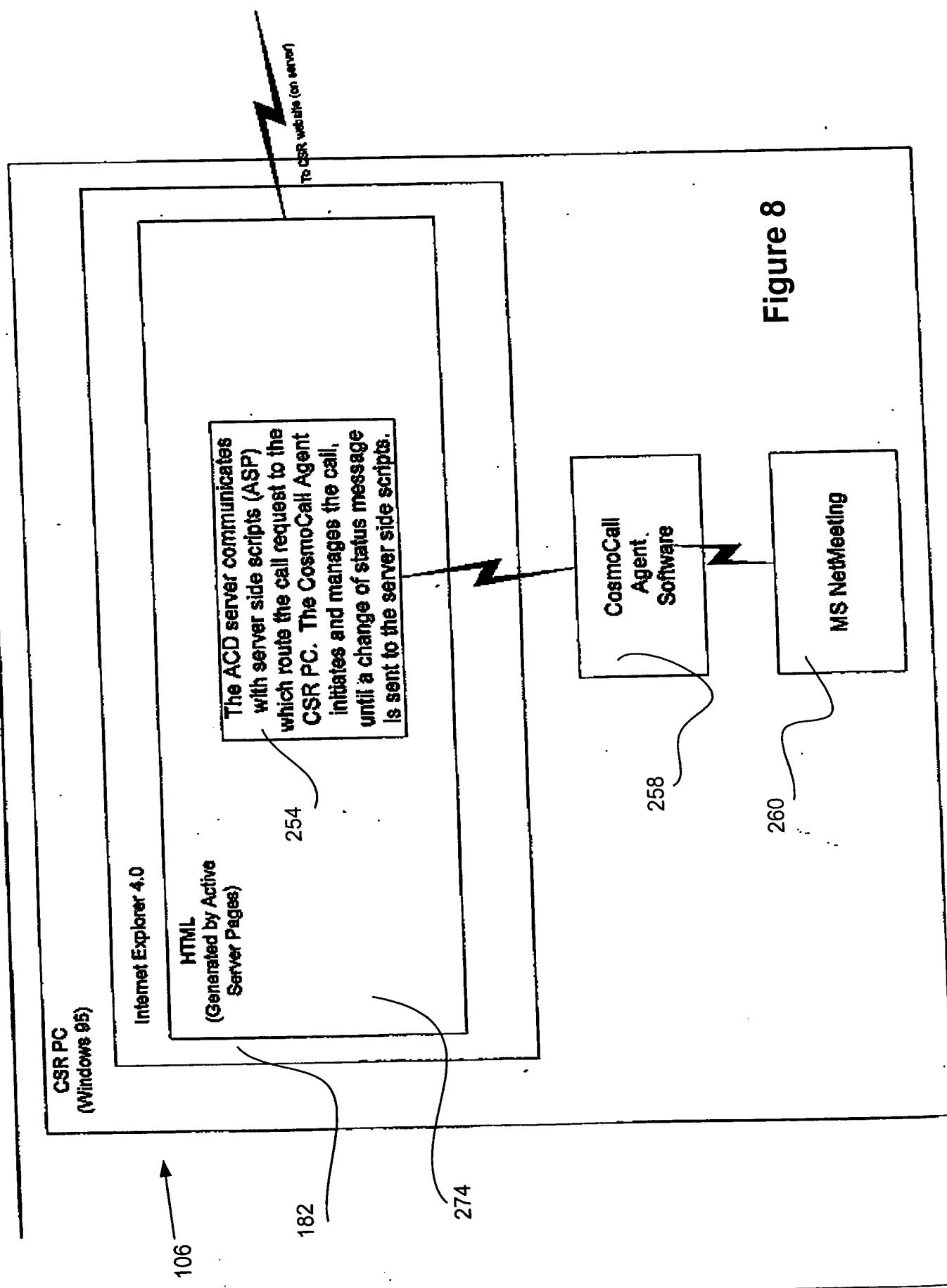


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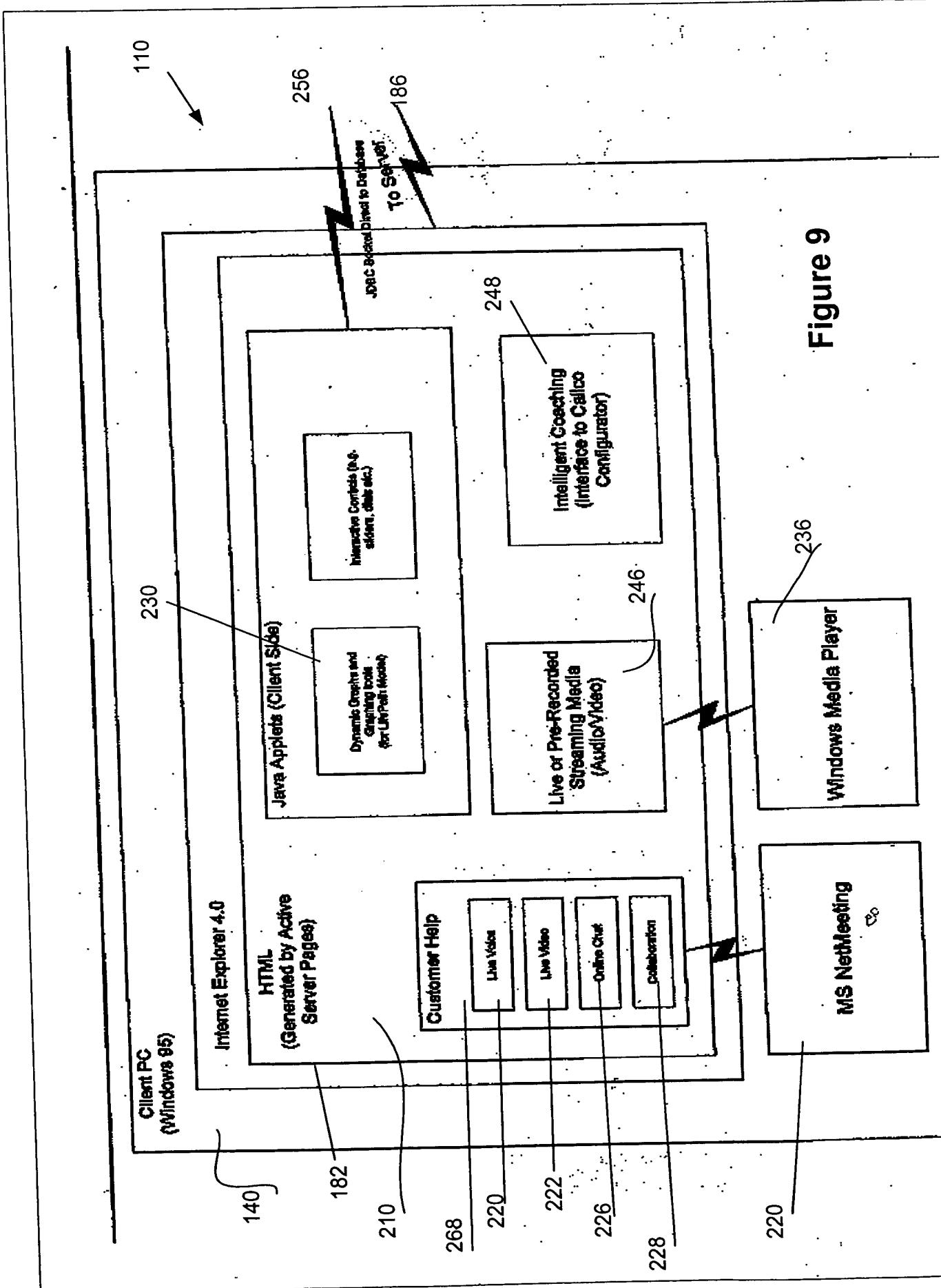
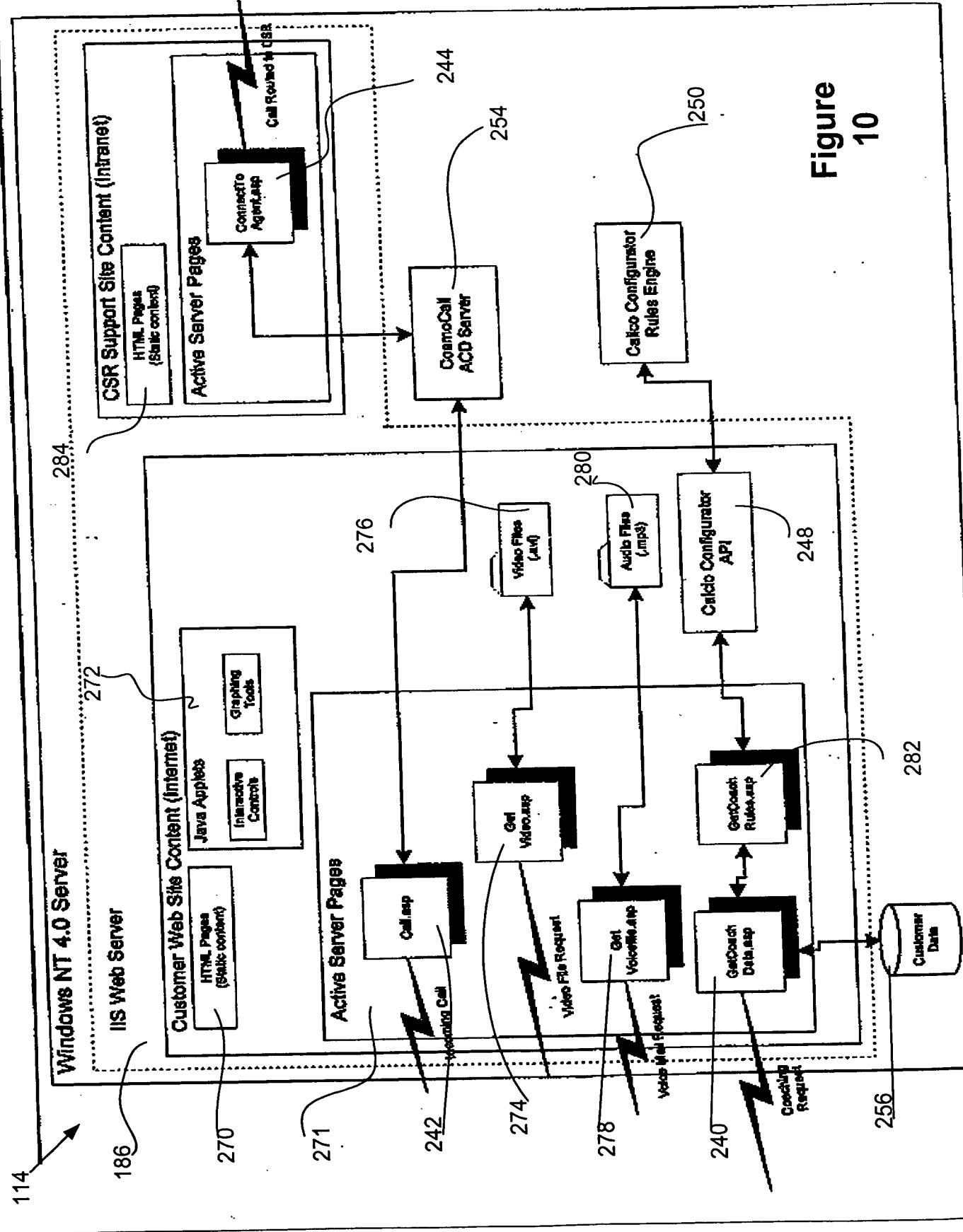


Figure 10



FUNCTIONAL PROTOTYPE Navigational Relationships

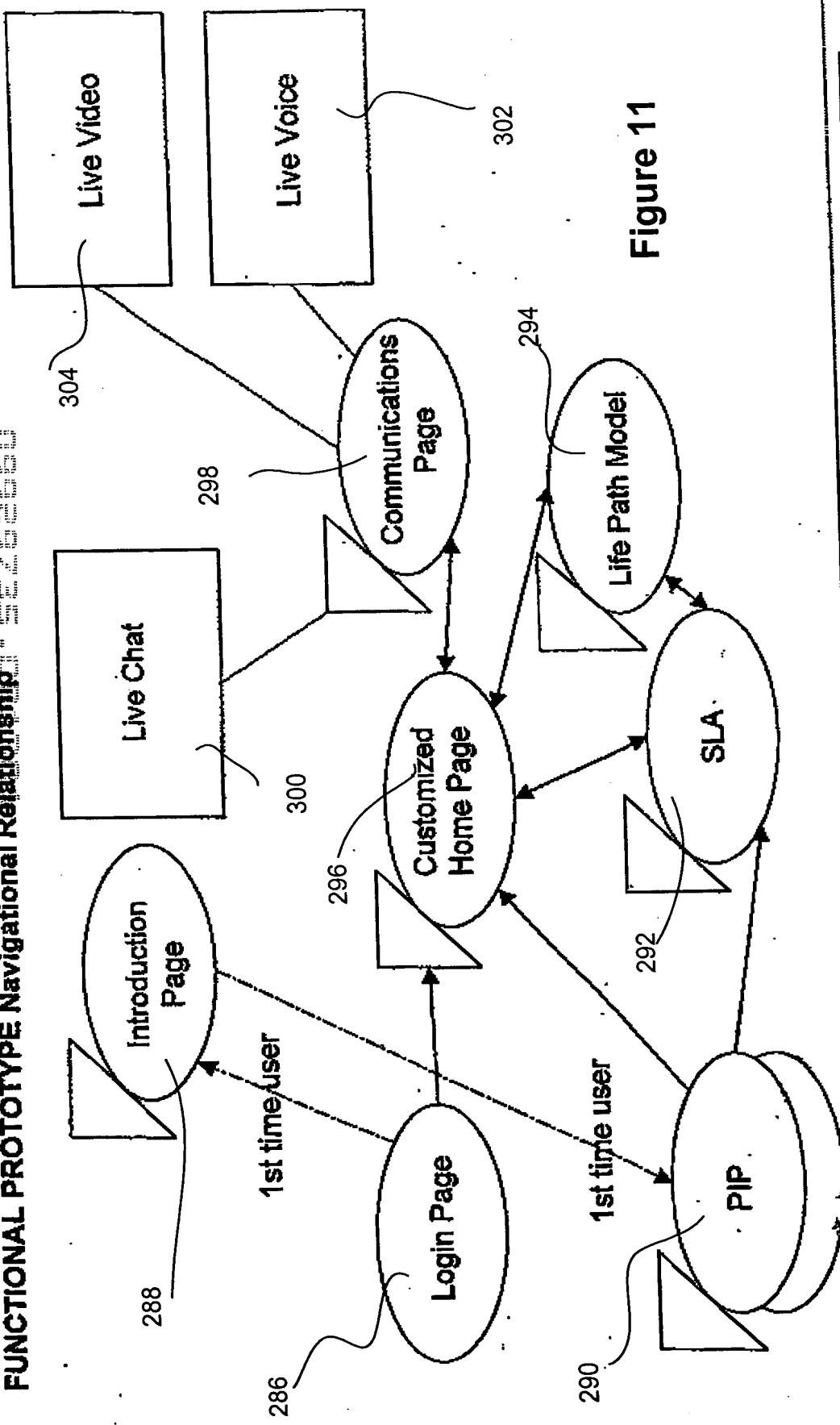


Figure 11

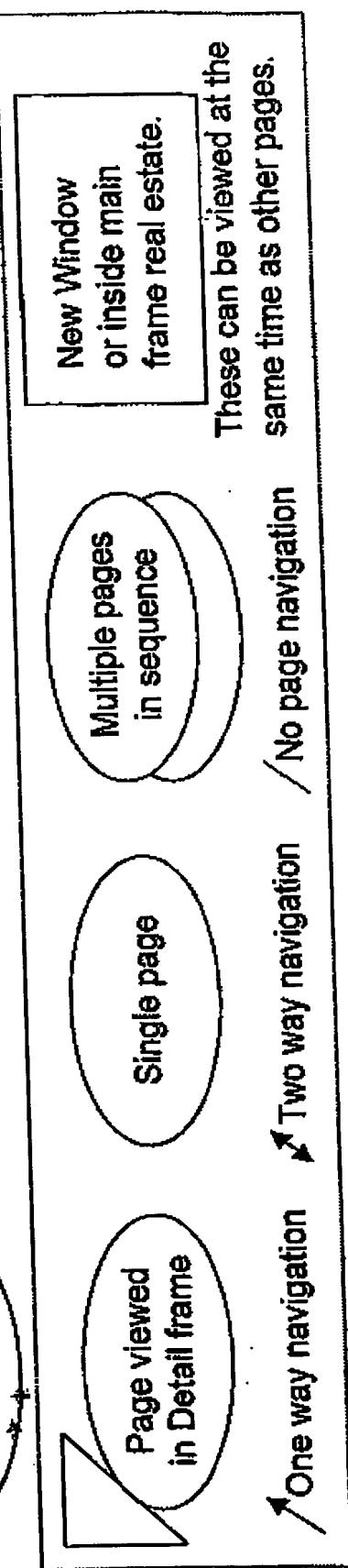
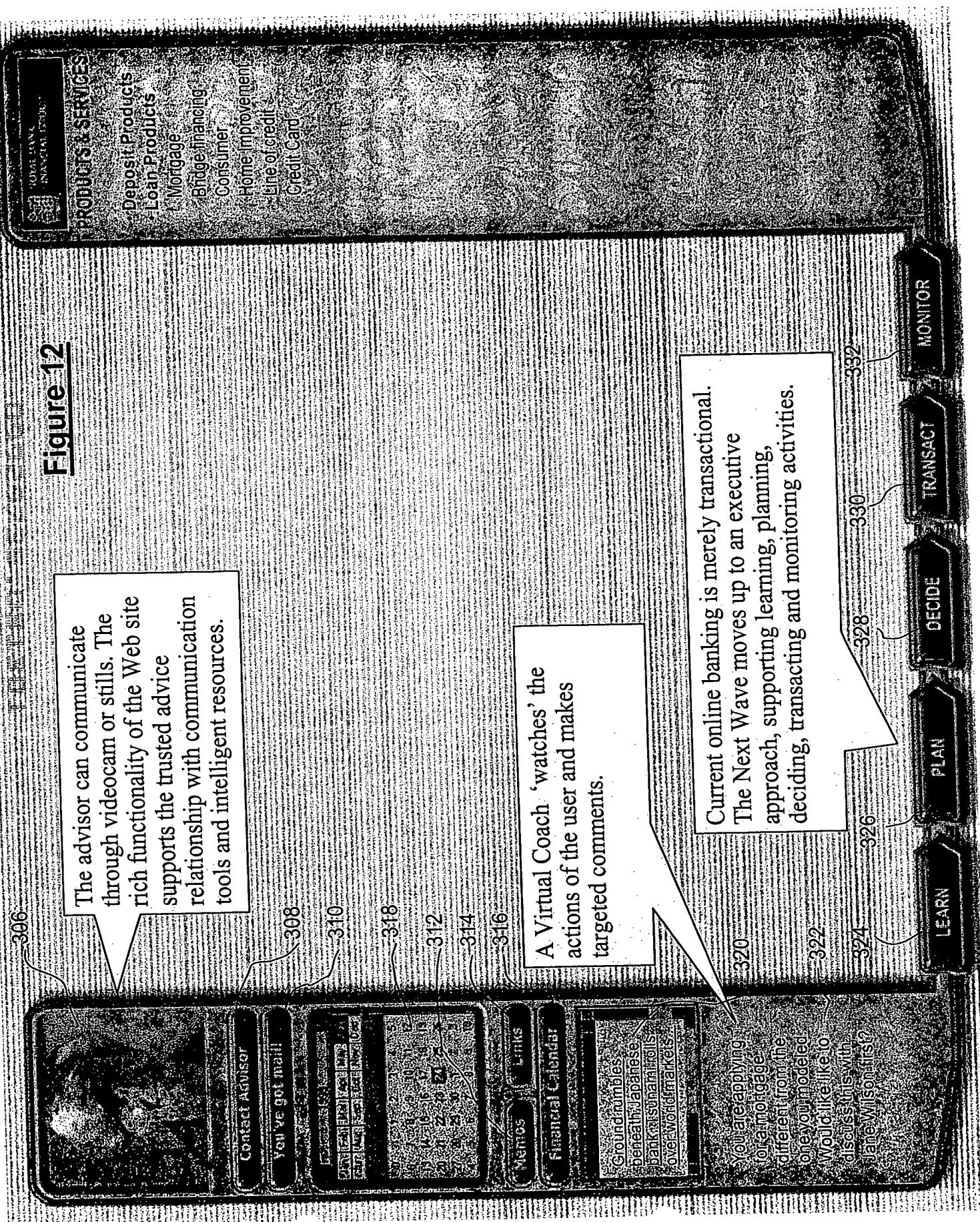


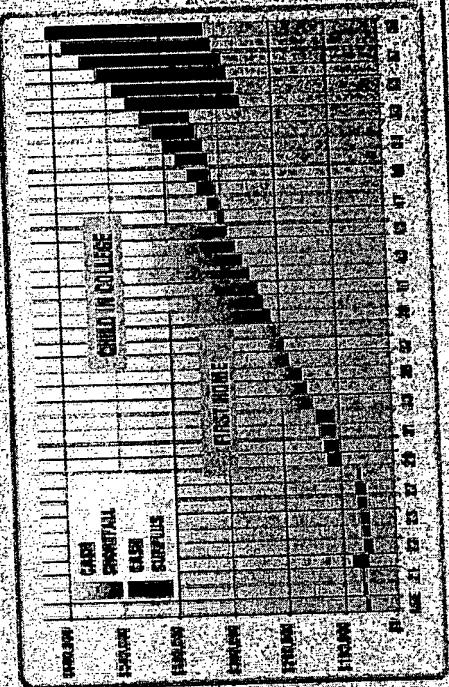
Figure 12

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306 PLAN LIFE PATH MODE

PRODUCTS & SERVICES



Both your home purchase and your children's education are pushing you into the red. Revisit your home purchase plans and consider a tax deferred education savings plan.

Contact Advisor

You've got mail!



RISK/TAX MODEL

Include any combination of factors in your risk model...

JOB LOSS 338

DISABILITY 334

INVESTMENT

INCOME

DEBT

LIQUIDITY

INFLATION

RETIREMENT

ESTATE

CHARITABLE

LEISURE

EDUCATION

EMPLOYMENT

INVESTMENT

INCOME

DEBT

LIQUIDITY

INFLATION

RETIREMENT

ESTATE

CHARITABLE

LEISURE

EDUCATION

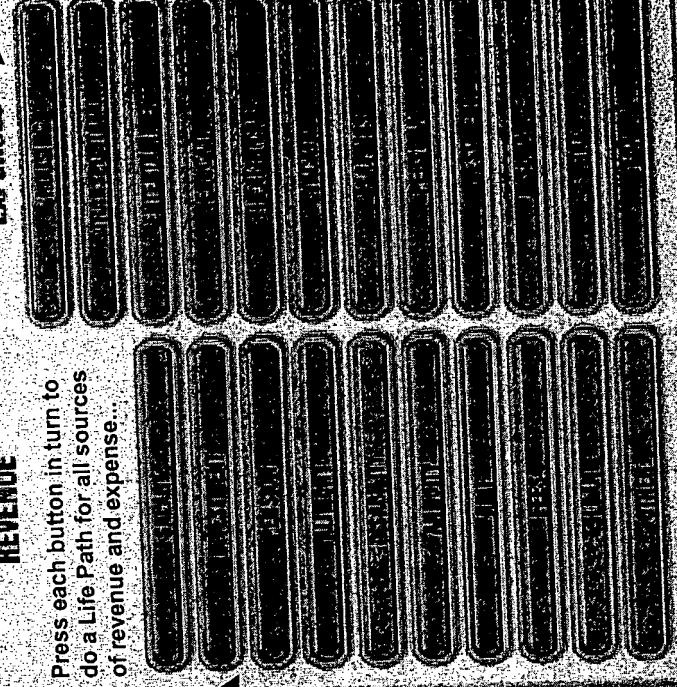
EMPLOYMENT

ROYAL BANK OF CANADA
FINANCIAL CENTER

PRODUCTS & SERVICES

336

EXPENSES



REVENUE
Press each button in turn to do a Life Path for all sources of revenue and expense...

RISK/TAX MODEL

Include any combination of factors in your risk model...

JOB LOSS 338

DISABILITY 334

INVESTMENT

INCOME

DEBT

LIQUIDITY

INFLATION

RETIREMENT

ESTATE

CHARITABLE

LEISURE

EDUCATION

EMPLOYMENT

INCOME

DEBT

LIQUIDITY

INFLATION

RETIREMENT

ESTATE

CHARITABLE

LEISURE

EDUCATION

EMPLOYMENT

INCOME

Figure 13

MONITOR

TRANSACT

DECIDE

PLAN

LEARN

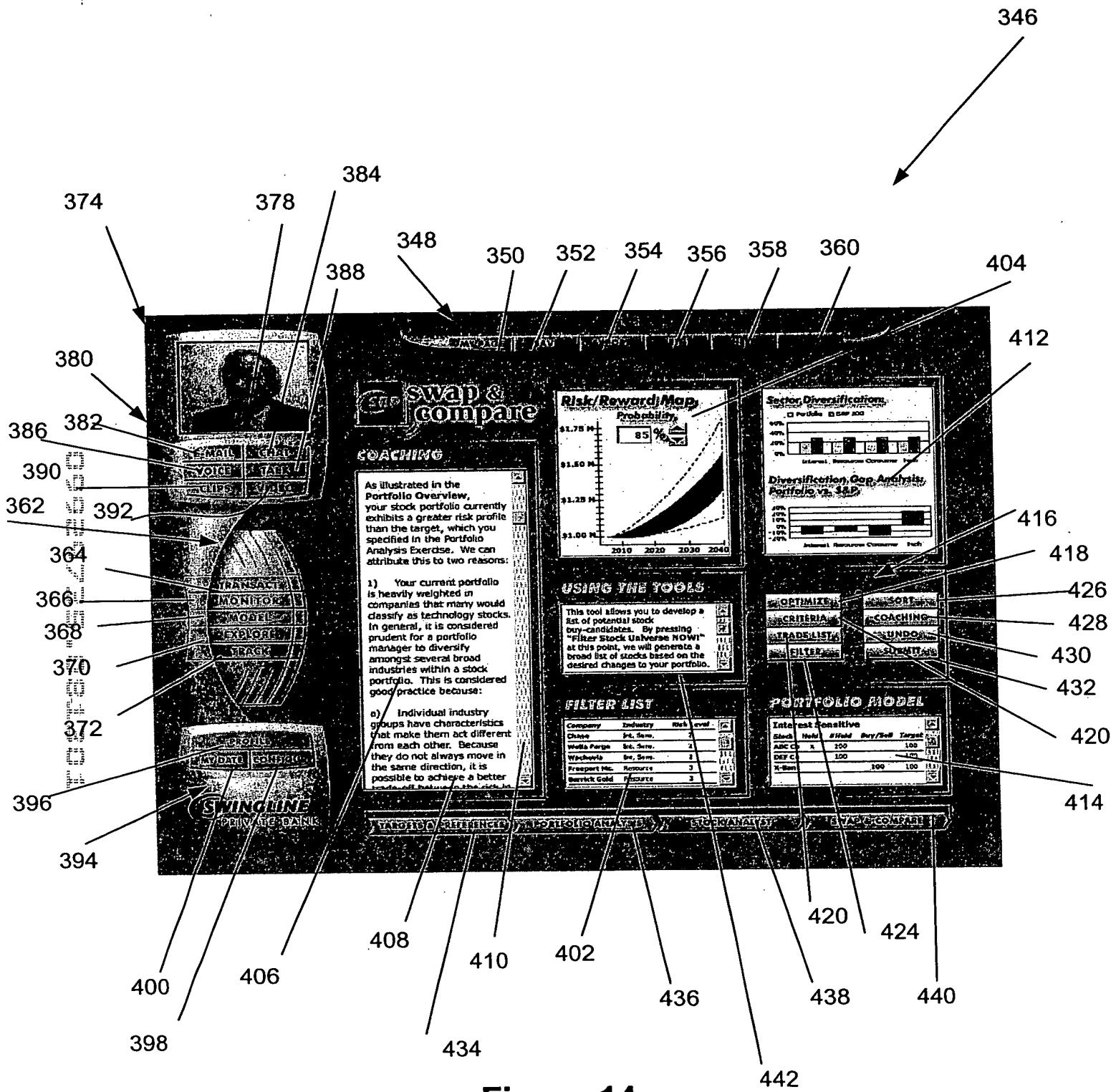


Figure 14